

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Telana Virata
Debtor(s)

Case No. 20-00204-HWV
Chapter 7

District/off: 0314-1
Date Rcvd: Dec 08, 2020

User: AutoDocke
Form ID: 309A

Page 1 of 4
Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2020:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Telana Virata, 1080 Nugent Way, York, PA 17402-7645 |
| aty | + Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 |
| aty | + Mario J. Hanyon, Brock & Scott, PLLC, 302 Fellowship Road,, Ste 130, Mount Laurel, NJ 08054-1218 |
| aty | + Rebecca Ann Solarz, KML Law Group, P.C., 701 Market St., Suite 5000, Philadelphia, PA 19106-1541 |
| aty | + Thomas Song, Phelan Hallinan Diamond & Jones, 1617 JFK Boulevard, Suite 1400, Suite 1400 Philadelphia, PA 19103-1814 |
| aty | + William E. Craig, Morton & Craig LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125 |
| tr | + Lawrence V. Young (Trustee), CGA Law Firm, 135 North George Street, York, PA 17401-1132 |
| 5292581 | Acadia Recovery, PO Box 70256, Philadelphia, PA 19176-0256 |
| 5292584 | Accounts Receivable Mgt, PO Box 8630, Richmond, VA 23226-0630 |
| 5292585 | Advanced Eye Specialist, 2915 E. Prospect Road, York, PA 17402-9501 |
| 5292586 | + Allergy and Asthma Consultants, 1620 S. Queen Street, York, PA 17403-4637 |
| 5292596 | + Credit Bureau of York, 33 S. duke Street, York, PA 17401-1485 |
| 5292597 | Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001 |
| 5292598 | EMP of York, PO Box 636884, Cincinnati, OH 45263-6884 |
| 5292599 | #+ Escalate, 5200 Stoneham Road, North Canton, OH 44720-1584 |
| 5292600 | + Estate Info Services LLC, EIS Collections, PO Box 1703, Reynoldsburg, OH 43068-8703 |
| 5311974 | + FREEDOM MORTGAGE CORPORATION, Bankruptcy Department., 10500 KINCAID DRIVE, FISHERS IN 46037-9764 |
| 5292601 | Freedom Mortgage, 10500 Kincaid Drive, Suite 300, Cleveland, OH 44101-6486 |
| 5292602 | + Freedom Mortgage Corp, Attn: Bankruptcy, Po Box 489, Mt Laurel, NJ 08054-0489 |
| 5292603 | + Freedom Mortgage Corp, 10500 Kincaid Dr, Fishers, IN 46037-9764 |
| 5292604 | + Griest Himes Herold Reynosa LLP, 129 E. Market Street, York, PA 17401-1221 |
| 5292606 | Johns Hopkins, PO Box 64896, Baltimore, MD 21264-4896 |
| 5292607 | LabCorp, PO box 2240, Burlington, NC 27216-2240 |
| 5292610 | + Lilla's Bridal, 3416 E. Market Street, York, PA 17402-2621 |
| 5292611 | + Medical Data Systems Inc, Mds, 2001 9th Ave Ste 312, Vero beach, FL 32960-6413 |
| 5292612 | + Medical Data Systems Inc, 645 Walnut St Ste 5, Gadsden, AL 35901-4173 |
| 5292613 | + Medical Revenue Service, 645 Walnut Street, Ste 5, Gadsden, AL 35901-4173 |
| 5310207 | + Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113, USA 55113-0011 |
| 5303034 | Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011 |
| 5292617 | NCC, PO Box 9156, Alexandria, VA 22304-0156 |
| 5292618 | Patient First, PO Bx 758941, Baltimore, MD 21275-8941 |
| 5292619 | + Physicians Billing Services, 2600 Eastern Blvd, 204, York, PA 17402-2916 |
| 5292620 | + Recievable Mngt / Patient First, PO Box 8630, Richmond, VA 23226-0630 |
| 5292621 | Sheri Cover, Esquire, 25 N. Duke Street, Suite 208, York, PA 17401-1800 |
| 5292628 | + The Lending Club, 71 Stevenson Street, San Francisco, CA 94105-2934 |
| 5292629 | + Tim Baker, 3110 E. Market Street, York, PA 17402-2512 |
| 5294835 | + U.S. Department of Housing and Urban Development, 100 Penn Square East, 11th Floor, Philadelphia, PA 19107-3325 |
| 5292630 | Vital REcovery Services, PO Box 923748, Norcross, GA 30010-3748 |
| 5292631 | + Wellspan Health, 1001 S. George Street, York, PA 17403-3676 |
| 5292633 | + York Adams Tax Claim Bureau, PO BOX 15627, York, PA 17405-0156 |
| 5292634 | + York Hospital, 1001 S. George Street, York, PA 17403-3645 |

TOTAL: 41

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address Email/Text: dmcutaia@gmail.com | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| aty | | Dec 08 2020 19:15:00 | Dawn Marie Cutaia, Pugh and Cutaia, PLLC, 115 E. Philadelphia Street, York, PA 17401 |
| ust | + Email/Text: USTPRegion03.HA.EDF@USDOJ.GOV | Dec 08 2020 19:16:00 | United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722 |
| cr | + EDI: PRA.COM | Dec 09 2020 00:13:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5292587 | EDI: RMCB.COM | Dec 09 2020 00:13:00 | AMCA Collection Agency, 4 Westchestser Plaza, Bldg 4, Elmsford, NY 10523-1615 |
| 5292582 | + Email/Text: bankruptcy@rentacenter.com | Dec 08 2020 19:16:00 | Acceptance Now, Attn: Bankruptcy, 5501 Headquarters Dr, Plano, TX 75024-5837 |
| 5292583 | + Email/Text: bankruptcy@rentacenter.com | Dec 08 2020 19:16:00 | Acceptance Now, 5501 Headquarters Dr, Plano, TX 75024-5837 |
| 5292588 | + EDI: RMCB.COM | Dec 09 2020 00:13:00 | American Medical Collection Agency, 4 Westchester Plaza, Building 4, Elmsford, NY 10523-1615 |
| 5316064 | Email/PDF: resurgentbknotifications@resurgent.com | Dec 08 2020 19:37:49 | Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 5292589 | EDI: CITICORP.COM | Dec 09 2020 00:13:00 | Best Buy CBNA, PO Box 6497, Sioux Falls, SD 57117-6497 |
| 5292590 | EDI: CITICORP.COM | Dec 09 2020 00:13:00 | Best Buy Credit Servies, PO Box 78009, Phoenix, AZ 85062-8009 |
| 5292595 | EDI: CAPITALONE.COM | Dec 09 2020 00:13:00 | Capital One, 15000 Capital One Dr, Richmond, VA 23238 |
| 5292591 | + EDI: CAPITALONE.COM | Dec 09 2020 00:13:00 | Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 5292592 | + EDI: CAPITALONE.COM | Dec 09 2020 00:13:00 | Capital One, Attn: General Correspondence/Bank, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 5292594 | EDI: CAPITALONE.COM | Dec 09 2020 00:13:00 | Capital One, PO Box 71083, Charlotte, NC 28272-1083 |
| 5292593 | + EDI: CAPITALONE.COM | Dec 09 2020 00:13:00 | Capital One, PO Box 30281, Salt Lake City, UT 84130-0281 |
| 5292605 | EDI: IRS.COM | Dec 09 2020 00:13:00 | Internal Revenue Service, Centralized Insolvency Operation, Post Office Box 7346, Philadelphia, PA 19101-7346 |
| 5316066 | Email/PDF: resurgentbknotifications@resurgent.com | Dec 08 2020 19:37:39 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 5292608 | + Email/Text: bk@lendingclub.com | Dec 08 2020 19:16:00 | Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985 |
| 5292615 | + EDI: DAIMLER.COM | Dec 09 2020 00:13:00 | Mercedes Benz Financia, P.o. Box 961, Roanoke, TX 76262-0961 |
| 5292616 | + Email/Text: Bankruptcies@nragroup.com | Dec 08 2020 19:16:00 | National Recovery Agency, 2491 Paxton Stret, Harrisburg, PA 17111-1036 |
| 5302898 | EDI: PRA.COM | Dec 09 2020 00:13:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 5299666 | EDI: PENNDEPTREV | Dec 09 2020 00:13:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946 |

| | | | |
|---------|---|----------------------|--|
| 5299666 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Dec 08 2020 19:16:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946 |
| 5292623 | + EDI: RMSC.COM | Dec 09 2020 00:13:00 | Syncb/hhgreg, Po Box 965036, Orlando, FL 32896-5036 |
| 5292622 | + EDI: RMSC.COM | Dec 09 2020 00:13:00 | Syncb/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 5293158 | + EDI: RMSC.COM | Dec 09 2020 00:13:00 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5292624 | + EDI: RMSC.COM | Dec 09 2020 00:13:00 | Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 5292625 | + EDI: RMSC.COM | Dec 09 2020 00:13:00 | Synchrony Bank/Lowes, Po Box 965005, Orlando, FL 32896-5005 |
| 5292626 | + EDI: RMSC.COM | Dec 09 2020 00:13:00 | Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 5292627 | EDI: RMSC.COM | Dec 09 2020 00:13:00 | Synchrony Bank/Walmart, Po Box 965024, El Paso, TX 79998 |
| 5292632 | + Email/Text: kcm@yatb.com | Dec 08 2020 19:15:00 | York Adams Tax Bureau, PO BOX 15627, York, PA 17405-0156 |

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | *+ | Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011 |
| 5292609 | *+ | Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985 |
| 5307453 | * | Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011 |
| 5315685 | *+ | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021 |
| 5292614 | ##+ | Memorial Hospital, 325 South Belmont Street, York, PA 17403-2608 |

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2020 at the address(es) listed below:

| Name | Email Address |
|----------------|--|
| Brian Nicholas | on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmllawgroup.com |

District/off: 0314-1
Date Rcvd: Dec 08, 2020

User: AutoDocke
Form ID: 309A

Page 4 of 4
Total Noticed: 71

Charles J DeHart, III (Trustee)

TWeclf@pamd13trustee.com

Dawn Marie Cutaia

on behalf of Debtor 1 Telana Virata dmcutaia@gmail.com
cutaialawecf@gmail.com;r46159@notify.bestcase.com,julie.freshstartyork@gmail.com

Lawrence V. Young (Trustee)

lyoung@cgalaw.com pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com

Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation mario.hanyon@brockandscott.com wbefc@brockandscott.com

Rebecca Ann Solarz

on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation pamb@fedphe.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

William E. Craig

on behalf of Creditor Mercedes-Benz Financial Services USA LLC ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 9

Information to identify the case:

| | | |
|----------------------------------|--|--|
| Debtor 1: | Telana Virata | Social Security number or ITIN: xxx-xx-7835 |
| | First Name Middle Name Last Name | EIN: _____ |
| Debtor 2: (Spouse, if filing) | First Name Middle Name Last Name | Social Security number or ITIN: _____ |
| | | EIN: _____ |
| United States Bankruptcy Court: | Middle District of Pennsylvania | Date case filed in chapter: 13 1/21/20 |
| Case number: | 1:20-bk-00204-HWV | Date case converted to chapter: 7 12/8/20 |

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/01/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| About Debtor 1: | | About Debtor 2: |
|--|--|---|
| 1. Debtor's full name | Telana Virata | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 1080 Nugent Way York, PA 17402 | |
| 4. Debtor's attorney Name and address | Dawn Marie Cutaia Pugh and Cutaia, PLLC 115 E. Philadelphia Street York, PA 17401 | Contact phone 717-304-1841 Email: dmcutaia@gmail.com |
| 5. Bankruptcy trustee Name and address | Lawrence V. Young (Trustee) CGA Law Firm 135 North George Street York, PA 17401 | Contact phone 717 848-4900 Email: lyoung@cgalaw.com |

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

page 1

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

| | | |
|---|---|--|
| 6. Bankruptcy clerk's office | Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737 Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov . | Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: 12/8/20 |
| 7. Meeting of creditors | January 13, 2021 at 01:00 PM | Location: 341 meeting will be held telephonically, refer to the call-in instructions. |
| | The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *Valid photo identification and proof of social security number are required* | |
| 8. Presumption of abuse | Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified. | |
| 9. Deadlines | File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion:• if you assert that the discharge should be denied under § 727(a)(8) or (9). | Filing deadline: 3/14/21 |
| | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | Filing deadline: 30 days after the conclusion of the meeting of creditors |
| 10. Proof of claim | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. | |
| 11. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | |
| 12. Exempt property | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9. | |